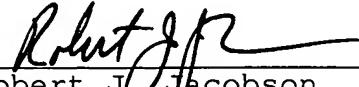


**REMARKS**

The reason for this Preliminary Amendment is to add a first sentence to the specification, where the first sentence relates to benefit claims.

Respectfully submitted,

Date: 2-22-05

  
\_\_\_\_\_  
Robert J. Jacobson  
Reg. No. 32,419

Tel. No.: (651) 699-7900  
Fax. No.: (651) 699-7901

650 Brimhall Street South  
St. Paul, MN 55116-1511